

On November 6, 1998, in the Southern District of Illinois, District Judge J. Phil Gilbert sentenced Steven Winter to 240 months in prison followed by three years of supervised release. Judge Gilbert then sentenced Sean McVicar to 204 months in prison and three years supervised release. Both Winter and McVicar were jointly ordered to make restitution to victims totaling \$14,085,537.83. McVicar is responsible for \$11,363,688.23 of the total restitution. **While restitution has been ordered, it is unlikely that any victim will receive money** as the defendants have no recoverable assets.

Winter and McVicar, as well as Carrie Reid and Brian Kent, were sentenced for their roles in a multi-million dollar telemarketing scam operated in the Toronto, Ontario area under the name of First American and various other corporate aliases such as Consumer Alliance, Credit Express, United Card Services, Coast-2-Coast, Advantage Plus, Prime America, Continental Services. First American made unsolicited telephone calls to consumers throughout the United States during 1999 and 2004 falsely offering to provide pre-approved credit cards to consumers for an advance fee ranging from \$149 to \$400. First American targeted consumers with no credit or bad credit for their credit card offer, ultimately defrauding over 51,000 residents of the United States. Victims of the scheme received a “fulfillment package” via the U.S. Mail which contained coupons and promotional literature but no credit card.

The case was investigated by the U.S. Postal Inspection Service, the federal Trade Commission, the Federal Deposit Insurance Corporation-OIG, the Barrie, Ontario Police Service, and PhoneBusters. PhoneBusters is the Canadian anti-fraud call center operated by the Ontario Provincial Police and the Royal Canadian Mounted Police. Assistant United States Attorney Bruce Reppert of the Southern District of Illinois prosecuted this case.